

**WHAT IS CLAIMED IS:**

1. A method for processing negotiable economic credits through a hand  
5 held device based on a user profile, said method comprising the steps of:

storing a user profile in a database within a hand held device;

transferring at least one negotiable economic credit to said hand held  
10 device, wherein said at least one negotiable economic credit is selected  
according to criteria based on said user profile; and

redeeming said at least one negotiable economic credit at a point of  
sale, in response to transferring said at least one negotiable economic credit  
15 from said hand held device to said point of sale.

2. The method of claim 1 further comprising the step of:

synchronizing said point of sale with said hand held device having  
20 said at least one negotiable economic credit therein; and

transferring said at least one negotiable economic credit from said  
hand held device to said point of sale, in response to synchronization of said  
point of sale and said hand held device.  
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3. The method of claim 2 further comprising the step of:

storing said at least one negotiable economic credit as coupon data in  
a database within said hand held device.

4. The method of claim 3 further comprising the step of:

5       compiling said user profile through a network, in response to user  
input.

5. The method of claim 4 wherein the step of transferring at least one  
negotiable economic credit to said hand held device, wherein said at least  
one electronic is selected according to criteria based on said user profile,  
10       further comprises the step of:

15       transferring at least one negotiable economic credit to said hand held  
device through said network, wherein said at least one negotiable economic  
credit is selected according to criteria based on said user profile.

6. The method of claim 5 wherein the step of compiling said user profile  
through a network, in response to user input, further comprises the step of:

20       compiling said user profile through a wireless network, in response to  
user input.

7. The method of claim 1 wherein said at least one negotiable economic  
credit is transferred to said hand held device from said point of sale through  
a wireless network.

25       8. The method of claim 7 wherein said wireless network comprises at  
least one of the following: a wireless telecommunications network, a  
personal area network, a WIN network, or a paging network.

9. The method of claim 1 wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash.

5 10. The method of claim 1 wherein said at least one negotiable economic credit comprises only cash.

11. A system for processing negotiable economic credits through a hand held device based on a user profile, said system comprising:

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storage module for storing a user profile in a database within a hand held device;

transfer module for transferring at least one negotiable economic credit to said hand held device, wherein said at least one negotiable economic credit is selected according to said user profile; and

redeeming module for redeeming said at least one negotiable economic credit at a point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

12. The system of claim 11 further comprising:

synchronization module for synchronizing said point of sale with said hand held device having said at least one negotiable economic credit therein; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

13. The system of claim 13 further comprising:

memory for storing said at least one negotiable economic credit as coupon data in a database within said hand held device.

14. The system of claim 13 further comprising:

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compiling module for compiling said user profile through wireless communications, in response to user input.

15. The system of claim 14 wherein said transfer module is adapted for  
10 transferring at least one negotiable economic credit to said hand held device utilizing hand held device protocols through said wireless communications, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile.

15 16. The system of claim 15 wherein said wireless communications are provided through a wireless network.

17. The system of claim 16 wherein said wireless network comprises at least one of the following: a wireless telecommunications network, a  
20 personal area network, a WIN network, or a paging network.

18. The system of claim 11 wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash.

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19. The system of claim 18 wherein said at least one negotiable economic credit comprises only cash.

20. A method for processing negotiable economic credits through a hand

held device based on a user profile, said method comprising:

storing a user profile in a database within a hand held device;

5           transferring at least one negotiable economic credit to said hand held device through a wireless network, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile; and wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least  
10   one financial incentive, or cash; and

redeeming said at least one negotiable economic credit at a point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

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21.   The method of claim 20 wherein said wireless network comprises at least one of the following: a wireless telecommunications network, a personal area network, a WIN network, or a paging network.

20   22.   The method of claim 21 wherein said wireless telecommunications network comprises a GSM network.

23.   The method of claim 21 wherein said wireless telecommunications network comprises a CDMA network.

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24.   The method of claim 21 wherein said wireless telecommunications network comprises a W-CDMA network.

25.   The method of claim 22 wherein said wireless telecommunications

network comprises a TDMA network.

26. The method of claim 21 wherein said wireless telecommunications network comprises a GPRS network.

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27. The method of claim 21 wherein said wireless telecommunications network comprises a CDPD network.

28. The method of claim 21 wherein said personal area network  
10 comprises a Bluetooth network.

29. The method of claim 20 wherein the step of redeeming said at least one negotiable economic credit at a point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to  
15 said point of sale, further comprises the step of:

redeeming said at least one negotiable economic credit at said point of sale through said wireless network, in response to transferring said at least one negotiable economic credit from said hand held device to said  
20 point of sale.